

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: CASE NO 19-70024-JAD

Richard E Hanes, and Kelly L Hanes,  
Debtor(s). Chapter 13

Ronda J. Winnecour, Chapter 13  
Trustee,  
Movant(s), Related to ECF No. 42

vs.  
Richard E Hanes, and Kelly L Hanes,  
Respondent(s).

**CONSENT ORDER OF COURT DISPOSING OF LUMP SUM PAYMENT AND  
COMPLETING THE PLAN**

WHEREAS, the Trustee has posted an insurance proceeds check in the amount of \$16,650.48 on account of the Debtor(s) 2015 Jeep Renegade having been declared a total loss (the "Lump Sum");

WHEREAS, all secured and priority debt to have been paid in the Plan has been paid in full; the only remaining secured debt is long term continuing debt;

WHEREAS, the total pool of timely filed general unsecured creditors is \$3,815.13;


WHEREAS, the Debtor(s) and Trustee agree to use the Lump Sum to effect an early completion of the plan on the following terms and conditions:

- (1) Trustee shall refund \$11,650.48 of the Lump Sum to the Debtor(s) at the first distribution after the requisite hold period for the payment has passed.
- (2) The remaining \$5,000 (together with such other balance on hand as the Trustee shall have) shall, after deduction of Trustee fees, be used to pay:
  - (a) the balance due Debtor(s) attorney on account of his allowed fees (in the remaining amount of \$575);
  - (b) timely filed general unsecured creditors

100%; and (c) the amount need to bring US. Bank Trust (CI #5) current through February 2022, which includes implementing all filed and allowed payment change notices of record.

- (3) Debtor(s) shall resume long term continuing debt payment(s) beginning March, 2022.
- (4) Plan completion is subject to final audit. To the extent the funds retained are insufficient to fund what is need to complete the case at 100% the Debtor(s) shall pay in the shortfall. To the extent of any surplus, it shall be refunded.

So Ordered this 11th day of February, 2022.

  
Jeffery A. Deller jah  
United States Bankruptcy Judge

**Consented to:**

/s/ Owen W. Katz  
Owen W. Katz  
US Steel Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
(412) 471-5566  
Email: [okatz@chapter13trusteewdpa.com](mailto:okatz@chapter13trusteewdpa.com)  
**Attorney for Chapter 13 Trustee**

FILED  
2/11/22 10:31 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

/s/ Terry L. Graffius  
Terry L. Graffius  
Leventry & Haschak, LLC  
1397 Eisenhower Blvd.  
Richland Square III Suite 202  
Johnstown, PA 15904  
Contact phone 814-266-1799  
Email: [tgraffius@lhrklaw.com](mailto:tgraffius@lhrklaw.com)  
**Attorney for Debtor(s)**

In re:  
Richard E Hanes  
Kelly L Hanes  
Debtors

Case No. 19-70024-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 2

Date Rcvd: Feb 11, 2022

Form ID: pdf900

Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard E Hanes, Kelly L Hanes, 501 Main Street, Shanksville, PA 15560-6201
cr	+ U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458
14979596	+ Bayview Loan Services, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
14979597	Capital One, P.O. Box 86, City of Industry, CA 91716-0511
15420806	+ U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042-4546
15003525	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 11 2022 23:18:50	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15018870	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 11 2022 23:08:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
15000876	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 11 2022 23:18:34	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15301485	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 11 2022 23:08:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1873
14994439	Email/PDF: resurgentbknofications@resurgent.com	Feb 11 2022 23:18:36	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14998181	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		U.S. Bank Trust National Association

District/off: 0315-7

User: auto

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Date Rcvd: Feb 11, 2022

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14979598 ## Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 3 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association cwohlab@raslg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Terry L. Graffius	on behalf of Debtor Richard E Hanes tgraffius@lhrklaw.com mbotteicher@lhrklaw.com
Terry L. Graffius	on behalf of Joint Debtor Kelly L Hanes tgraffius@lhrklaw.com mbotteicher@lhrklaw.com

TOTAL: 8